

**Information to identify the case:**

Debtor 1	<u>Eugene Joseph Rouse</u>	Social Security number or ITIN	xxx-xx-1034
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 23-21961-JAD			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Eugene Joseph Rouse  
aka Gene Joseph Rouse, dba Eugene J. Rouse  
Plumbing

4/1/25

**By the court:** Jeffery A. Deller  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**For more information, see page 2 >**

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Eugene Joseph Rouse  
Debtor

Case No. 23-21961-JAD  
Chapter 7

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Apr 01, 2025

User: auto  
Form ID: 318

Page 1 of 4  
Total Noticed: 58

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 03, 2025:**

Recip ID	Recipient Name and Address
db	+ Eugene Joseph Rouse, 213 Stone Church Road, Brownsville, PA 15417-9679
15637417	+ Brownsville Municipal Authority, 7 Jackson Street, Brownsville, PA 15417-2009
15637431	+ Fayette County Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514
15637435	+ Fayette County Tax Claim Bureau, 2 West Main Street, Uniontown, PA 15401-3408
15637437	Fortiva, PO Box 790105, Saint Louis, MO 63179-0105
15637440	+ John M. Zeglen, 99 E. Main Street, Uniontown, PA 15401-3568
15637442	+ Melissa Jenkins, PO Box 54, Allison, PA 15413-0054
15637467	+ Sheryl R.Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438
15637471	Southwest Regional Tax Bureau, 1 Centennial Way, Scottdale, PA 15683-1741
15637482	++ THE UNITED FEDERAL CREDIT UNION, 3 SUNSET BEACH RD, MORGANTOWN WV 26508-4431 address filed with court:, United Federal Credit Union, 3600 University Avenue, Morgantown, WV 26505
15637479	+ Tena Congelio, Tax Collector, Brownsville Borough Building, 200 Second Street, Brownsville, PA 15417-1651
15637480	+ The United Fcu, 3600 University Ave, Morgantown, WV 26505-3049
15637484	US Attorney, WDPA, 633 US Post Office and Courthouse, Grant Street, Pittsburgh, PA 15219
15637481	+ Uniontown Hospital, 500 West Berkeley Street, Uniontown, PA 15401-5596
15637483	+ United Federal Credit Union, 3 Sunset Beach Road, Morgantown, WV 26508-4431
15637489	WVU Medicine, c/o University Health Associates, Po Box 875, Morgantown, WV 26507-0875

TOTAL: 16

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Apr 02 2025 05:35:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Apr 02 2025 05:35:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
15637419	EDI: CAPITALONE.COM	Apr 02 2025 05:35:00	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15637418	EDI: CAPITALONE.COM	Apr 02 2025 05:35:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15637422	+ EDI: CITICORP	Apr 02 2025 05:35:00	Citibank/Sears, Po Box 6217, Sioux Falls, SD 57117-6217
15637423	+ EDI: CITICORP	Apr 02 2025 05:35:00	Citibank/Sears, Attn: Centralized Bankruptcy, Po Box 790040, St Louis, MO 63179-0040
15637424	+ Email/Text: esther@cbhv.com	Apr 02 2025 01:40:00	Collection Bureau Hudson Valley, Inc., 155 North Plank Rd, Newburgh, NY 12550-1748
15637425	+ Email/Text: esther@cbhv.com	Apr 02 2025 01:40:00	Collection Bureau Hudson Valley, Inc., 155 North Plank Road, Po Box 831, Newburgh, NY

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			12551-0831
15637426	+ EDI: CCS.COM	Apr 02 2025 05:35:00	Credit Collection Services, 725 Canton Street, Norwood, MA 02062-2679
15637427	+ EDI: CCUSA.COM	Apr 02 2025 05:35:00	Credit Collecton USA, 16 Distributors Drive, Suite 1, Morgantown, WV 26501-7209
15637430	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 02 2025 01:44:59	Credit One, P.O. Box 98872, Las Vegas, NV 89193-8872
15637428	+ Email/PDF: creditonebknotifications@resurgent.com	Apr 02 2025 01:55:59	Credit One, PO Box 98875, Las Vegas, NV 89193-8875
15637438	+ Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 02 2025 01:40:00	Fortiva, PO Box 790156, Saint Louis, MO 63179-0156
15637436	Email/Text: Atlanticus@ebn.phinsolutions.com	Apr 02 2025 01:40:00	Fortiva, P.O. Box 105555, Atlanta, GA 30348-5555
15637439	EDI: IRS.COM	Apr 02 2025 05:35:00	IRS, PO Box 7346, Philadelphia, PA 19101-7346
15637441	^ MEBN	Apr 02 2025 01:37:30	KML Law Group, 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15645052	Email/PDF: resurgentbknotifications@resurgent.com	Apr 02 2025 01:45:33	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15637449	+ EDI: PENNDEPTREV	Apr 02 2025 05:35:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Harrisburg, PA 17128-0946
15637448	EDI: PENNDEPTREV	Apr 02 2025 05:35:00	PA Department of Revenue, 1 Revenue Place, Harrisburg, PA 17129-0001
15637447	Email/Text: fesbank@attorneygeneral.gov	Apr 02 2025 01:40:00	PA Attorney General, 16th Floor, Strawberry Square, Harrisburg, PA 17120
15637450	Email/Text: Bankruptcy.Notices@pnc.com	Apr 02 2025 01:40:00	PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
15637454	Email/Text: Bankruptcy.Notices@pnc.com	Apr 02 2025 01:40:00	PNC Bank, Attn: Bankruptcy Department, PO Box 94982, Cleveland, OH 44101
15637453	Email/Text: Bankruptcy.Notices@pnc.com	Apr 02 2025 01:40:00	PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429
15637458	Email/Text: Bankruptcy.Notices@pnc.com	Apr 02 2025 01:40:00	PNC Bank, NA, PO Box 94982, Cleveland, OH 44101
15658557	Email/Text: Bankruptcy.Notices@pnc.com	Apr 02 2025 01:40:00	PNC Bank, National Association, 3232 Newmark Drive, Miamisburg, OH 45342
15637459	Email/Text: Bankruptcy.Notices@pnc.com	Apr 02 2025 01:40:00	PNC Mortgage, PO Box 8703, Dayton, OH 45401
15637460	Email/Text: Bankruptcy.Notices@pnc.com	Apr 02 2025 01:40:00	Pnc Mortgage, Attn: Bankruptcy, 8177 Washington Church Rd., Dayton, OH 45458
15637461	EDI: PRA.COM	Apr 02 2025 05:35:00	Portfolio Recovery Assoc, Po Box 41067, Norfolk, VA 23541
15637462	EDI: PRA.COM	Apr 02 2025 05:35:00	Portfolio Recovery Associates, LLC, 140 Corporate Blvd, Norfolk, VA 23502
15637464	EDI: PRA.COM	Apr 02 2025 05:35:00	Portfolio Recovery Associates, LLC, Attn: Bankruptcy, 120 Corporate Boulevard, Norfolk, VA 23502
15659531	EDI: PRA.COM	Apr 02 2025 05:35:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
15637465	Email/PDF: resurgentbknotifications@resurgent.com	Apr 02 2025 01:45:06	Resurgen Capital Services, PO Box 10587, Greenville, SC 29603-0587
15637466	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 02 2025 01:56:04	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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15637474	+ EDI: SYNC	Apr 02 2025 05:35:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15637473	+ EDI: SYNC	Apr 02 2025 05:35:00	Synchrony Bank/Care Credit, Po Box 71727, Philadelphia, PA 19176-1727
15637475	+ EDI: SYNC	Apr 02 2025 05:35:00	Synchrony Bank/JCPenney, Po Box 71729, Philadelphia, PA 19176-1729
15637477	+ EDI: SYNC	Apr 02 2025 05:35:00	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15637485	^ MEBN	Apr 02 2025 01:37:14	US Attorney General, US Department of Justice, 950 Pennsylvania Avenue, NW, Washington, DC 20530-0009
15637486	+ EDI: AIS.COM	Apr 02 2025 05:35:00	Verizon by American Infosource LP as Age, 4515 N. Santa Fe Avenue, Oklahoma City, OK 73118-7901
15637488	Email/Text: hbbankruptcynotices@wvumedicine.org	Apr 02 2025 01:40:00	WVU Medicine, PO Box 865, Morgantown, WV 26507-0865
15637490	Email/Text: hbbankruptcynotices@wvumedicine.org	Apr 02 2025 01:40:00	WVU Medicine, 1 Medical Center Drive, Morgantown, WV 26506
15637487	+ Email/Text: bankruptcy@firstenergycorp.com	Apr 02 2025 01:40:00	West Penn Power, 5001 NASA Boulevard, Fairmont, WV 26554-8248

TOTAL: 42

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		PNC BANK, NATIONAL ASSOCIATION
15637420	*	Capital One, PO Box 71083, Charlotte, NC 28272-1083
15637421	*	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
15637429	*+	Credit One, PO Box 98875, Las Vegas, NV 89193-8875
15637432	*+	Fayette County Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514
15637433	*+	Fayette County Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514
15637434	*+	Fayette County Tax Claim Bureau, 61 East Main Street, Uniontown, PA 15401-3514
15637443	*+	Melissa Jenkins, PO Box 54, Allison, PA 15413-0054
15637444	*+	Melissa Jenkins, PO Box 54, Allison, PA 15413-0054
15637445	*+	Melissa Jenkins, PO Box 54, Allison, PA 15413-0054
15637446	*+	Melissa Jenkins, PO Box 54, Allison, PA 15413-0054
15637451	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
15637452	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, 2730 Liberty Avenue, Pittsburgh, PA 15222
15637456	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, Attn: Bankruptcy Department, PO Box 94982, Cleveland, OH 44101
15637455	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429
15637457	*P++	PNC BANK RETAIL LENDING, P O BOX 94982, CLEVELAND OH 44101-4982, address filed with court:, PNC Bank, PO Box 3429, Pittsburgh, PA 15230-3429
15637463	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court:, Portfolio Recovery Associates, LLC, 140 Corporate Blvd, Norfolk, VA 23502
15637468	*+	Sheryl R.Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438
15637469	*+	Sheryl R.Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438
15637470	*+	Sheryl R.Heid, Esq., 4 North Beeson Boulevard, Uniontown, PA 15401-3438
15637472	*	Southwest Regional Tax Bureau, 1 Centennial Way, Scottsdale, PA 15683-1741
15637476	*+	Synchrony Bank/JCPenney, Po Box 71729, Philadelphia, PA 19176-1729
15637478	*+	Synchrony Bank/JCPenney, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
16469161	*	WVU Medicine, 1 Medical Center Drive, Morgantown, WV 26506

TOTAL: 1 Undeliverable, 23 Duplicate, 0 Out of date forwarding address

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User: auto

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## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 03, 2025

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 1, 2025 at the address(es) listed below:

Name	Email Address
Denise Carlon	on behalf of Creditor PNC BANK NATIONAL ASSOCIATION dcarlon@kmlawgroup.com
Lauren M. Lamb	on behalf of Debtor Eugene Joseph Rouse julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;jsmith@steidl-steinberg.com;LambLR53037@notify.bestcase.com; rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;bwilhelm@steidl-steinberg.com
Office of the United States Trustee	ustpreion03.pi.ecf@usdoj.gov
Robert H. Slone, Trustee	robertslone223@gmail.com rslone@mahadylegal.com;pa07@ecfbis.com
Robert H. Slone, Trustee	on behalf of Trustee Robert H. Slone Trustee robertslone223@gmail.com, rslone@mahadylegal.com;pa07@ecfbis.com

TOTAL: 5